

REMARKS

Claims 1-40 are pending in this application. Claims 1, 13, 32 and 40 are amended and claims 14 and 34 are cancelled herein.

Claims 1, 2, 13, 21, 32 and 40 remain independent.

Claims 1-40 stand rejected under 35 USC §102(e), anticipated by Randle, et al. (U.S. Patent No. 6,594,647 B1). The rejection is respectfully traversed on the grounds set forth in the Request for Reconsideration filed on March 14, 2005.

However, claims 1 and 40 are amended herein to clarify that the processed previous requests include at least one user identifier which is different than the user identifier included in the received request to execute a payment on behalf of the network user. Thus, if the received request includes a first user identifier, one of the previous requests being processed includes a second user identifier. It is perhaps worthwhile to note that original claim 2 requires that all user identifiers associated with the network user be identified and that previously executed payments associated with each identified user identifier be processes to determine if the request will be accepted for execution. (see also original claim 21).

Claims 13 and 32 are amended to require that the time period be determined based upon at least one of (1) the identity of the network user, (2) an amount of the payment, (3) an association maintained by the network user, and (4) payments previously executed on behalf of the network user. This limitation was originally recited in claims 14 and 34, respectively, which are accordingly cancelled.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the

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Client No. Risk Processing

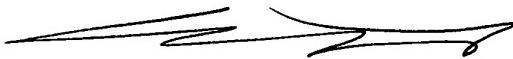
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below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to the Deposit Account No. 01-2135 (Case No. 1158.41331X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



Alfred A. Stadnicki
Registration No. 30,226

1300 North Seventeenth Street
Suite 1800
Arlington, VA 22209
Tel.: 703-312-6600
Fax.: 703-312-6666

AAS/slk